

Hail doesn't have to displace residents

Severe thunderstorms can bring hail that causes widespread and expensive damage to apartment buildings and other multiunit residential complexes. Not only does it cause property damage; it can also force residents from their apartment units, leading to costly relocation expenses, typically borne by the multifamily complex in conjunction with its insurer.

Hail often punctures roofs, breaks windows and skylights, and wrecks siding, but in some cases damage can also be caused inside units. In April 2016, a hailstorm did enough damage to the roof and windows that water invaded and caused a ceiling to collapse. Water invasion permitted by hail damage can also cause longer-term damage, such as mold behind walls, inside ceilings, and under carpets or other flooring.

There are a few things you can do to minimize the damaging effects of hail before it hits. First and easiest is to make sure you keep nearby trees trimmed so dead wood is not susceptible to breakage during a storm. Often, windows, gutters and other parts of buildings are damaged by dead wood that falls from trees, wood that could have been removed well before hailstorms arrived.

If your condominium or apartment complex is situated in a high-risk zone for hail, consider special shutters that can cover plate glass and other vulnerable windowed walls. Interior drapes as well as storm windows can reduce or prevent water invasion. If you have an older building, you might consider installing shatterproof glass on sliding doors and windows.

If you do suffer hail damage or set about replacing your roof or siding as an upgrade to your property, look into hail-resistant shingles and exterior wall coverings. If you have chimneys and flues, there are ways to protect them from hail damage as well, so ask your contractor.

Remember that hail can harm more than just your building, so have a post-storm cleanup plan that reduces the chance of injury to tenants, employees and visitors. Broken glass, metal parts, pieces of trees and other debris can be scattered across your campus as a result of a hailstorm. Leaving debris in parking lots, walkways and grassy areas can create injury hazards. Make sure you thoroughly clear your exterior areas and post adequate signage until all cleanup and repairs are done.

Usually the apartment owner is responsible for mitigating further property damage once hail has done its work. That includes quickly tarping or otherwise covering potential points of water entry and clearing dangerous debris, among other actions. Read your insurance policy for details so you don't sacrifice coverage due to failure to respond.

Posted by [Global Administrator](#) on 8/16/2016 7:55:34 AM